



I hope all are healthy and well. I wish we could be together in person, but as the coronavirus pandemic prevents that from happening, I write to share these key updates from the Board of Pensions. If you have questions, my colleagues in Philadelphia and I are happy to assist.

Blessings,

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Boardlink

Starting with the March invoice, the Board will no longer mail invoices via the US Postal Service. **Beginning March 1st all invoices will be delivered electronically via BoardLink** (our online billing process). Have your employer representative, or the person responsible for paying bills at your church, go to www.pensions.org and look for **BoardLink** on the landing page. Click the link and find instructions for registering.

Why the change? a) timeliness of delivery; b) safety of church and Board employees; c) environmental stewardship; d) security of transactions. The February invoice will be the last one to be mailed. He or she may have seen physical and electronic communication about this change and completed the signup.

<http://www.pensions.org/what-we-offer/employer-guidance/board-link>

Minister's Choice

The Board of Pensions continues to provide employers with more choices, and to serve more ministers with benefits that support wholeness. Ministers of the Word and Sacrament who are NOT in installed pastoral positions and have access to healthcare from other sources can be enrolled in this new package which includes all the income security available in *Pastor's Participation* (Pension, Death and Disability, Temporary Disability, and access to the Retirement Savings Plan) without the cost of healthcare coverage.

Minister's Choice also includes access to the Board's Education and Assistance programs (like *CREDO* and *THRIVE*) at just 10% of Effective Salary (employer-paid). Call me to find out if this package could be a good fit for your pastor and congregation.

ESI – Express Scripts

Express Scripts is the new administrator for the **prescription drug program** for those with medical coverage through the Board of Pensions, effective January 1, 2021. We know transitions can be frustrating and it takes extra effort to set up your account with a new provider. We are here as your advocate to help work things out. Call us.

Temporary Disability

This new benefit from the Board became available January 1, 2021. It's included in the Pastor's Participation and Minister's Choice packages, and available to other employees working 20+ hours, at their employer's discretion (either employer or employee paid).

Benefits Connect information

Don't forget to update church and employee information!!

- **Pastors** and all **employees** in a Board plan – check your contact, benefit and beneficiary information through your Benefits Connect portal.
- **Church Employer Representatives** (treasurers/administrators/personnel chairs): Check that the right people and their contact information are up to date in the church account. Update Terms of Call and other employees' salary or other changes, through the church's Benefits Connect portal.

Changes to benefit offerings for 2021

The Board of Pensions has announced changes to the Benefits Plan that extend support to more ministers and add benefits that promote financial protection for all church workers effective January 1, 2021. Employers can choose benefits for 2021 beginning July 20.

Minister's Choice benefits package added

To address the Board of Pensions' concern that too many ministers are not enrolled in the Benefits Plan, the 2021 plan offers two benefits packages for PC(USA) ministers: the existing Pastor's Participation and the new Minister's Choice.

Enrollment in Pastor's Participation, a comprehensive benefits package with medical coverage and pension participation, is required for installed pastors and may be offered to any minister with a minimum 20-hour workweek. Dues, paid in full by the employer, will remain at 37 percent of effective salary for 2021, with no reduction to existing benefits and the addition of the new Temporary Disability Plan.

Benefits Packages		
	Pastor's Participation	Minister's Choice
Medical Plan	● PPO (includes EAP)	EAP only
Death and Disability Plan	●	●
Temporary Disability Plan	●	●
Defined Benefit Pension Plan	●	●

● Included in package

Minister's Choice, available for non-installed ministers working at least 20 hours a week, includes pension, death and disability, temporary disability, and the Employee Assistance Plan. The cost is 10 percent of effective salary, also fully employer paid.

Minister's Choice also opens the door for eligibility to assistance and education programs that have been available only through Pastor's Participation, such as CREDO and Minister Educational Debt Assistance.

New Financial Protection Programs

For 2021, the Board of Pensions has added financial protection options, including the Temporary Disability Plan, Long-Term Disability Plan, and an expanded term life benefit.

The Temporary Disability Plan provides a partial weekly income for up to 90 days of disability, with a 14-day waiting period before benefits payments begin. Employers pay the full cost for ministers enrolled in Pastor's Participation and Minister's Choice. Employers may offer it outside of those benefits packages, with the employer or the member paying the full cost.

The Long-Term Disability Plan offers financial protection for employees with a disability that surpasses 90 days, providing a partial monthly income throughout their disability. Employers may offer the plan to employees who are not enrolled in the Death and Disability Plan (which includes a long-term disability benefit) and are working at least 20 hours per week. Employers pay the full cost of coverage.

The Term Life Plan offers the same low-cost coverage available in the 2020 Benefits Plan. But in addition to a fixed amount of coverage (from \$5,000 to \$50,000), it includes a new feature — an income-based benefit amount, equal to one times a member's effective salary, capped at \$50,000. Under either option, employers pay the full cost of coverage.

The Board of Pensions' goal is for every minister and church worker to have access to quality benefits in support of well-being. The 2021 Benefits Plan advances on that goal while also enabling more ministers to access assistance and education programs designed to help them devote their best gifts to ministry.



Retirement Programs

- Defined Benefit Pension Plan
- Retirement Savings Plan



Financial Protection Programs

- Death and Disability Plan
- Term Life Plan
- Temporary Disability Plan
- Long-Term Disability Plan



Health Programs

- Medical Plan, with PPO, EPO, and HDHP options
- Employee Assistance Plan
- Vision Eyewear Plan
- Dental Plan



Tax-Advantaged Accounts

- Dependent care flexible spending account
- Healthcare flexible spending account
- Health savings account